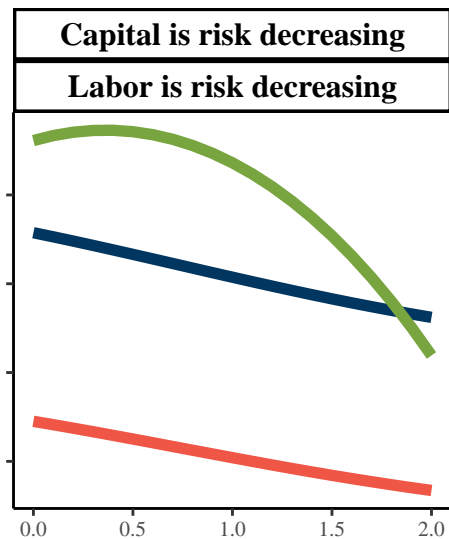
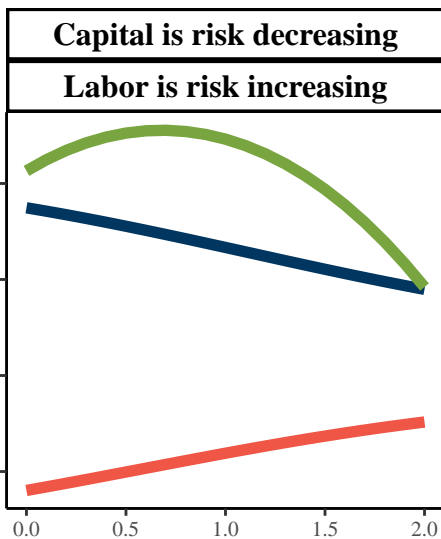
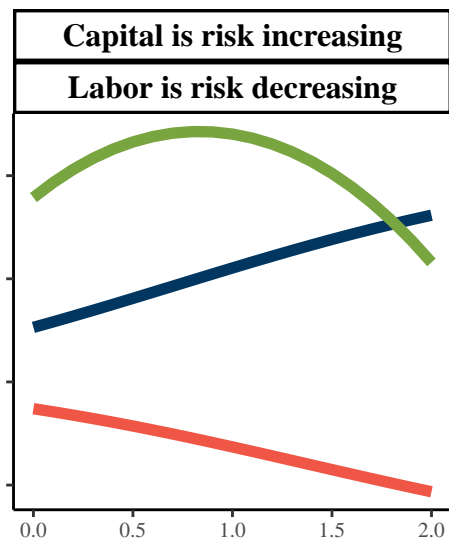
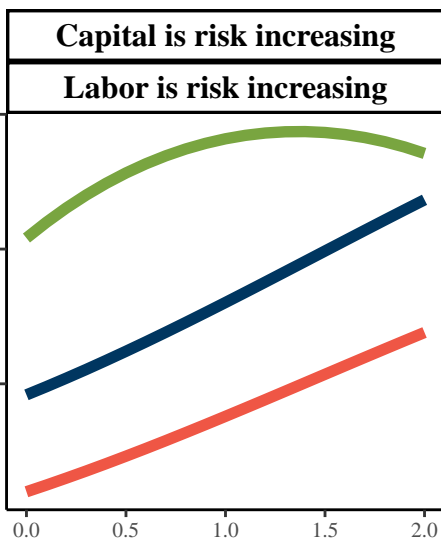


Values of Utility, Capital, and Labor



Insurance Payouts

Capital Labor Utility